

Department of Agriculture and Food

CRAIG W BUTTARS
Commissioner

KELLY PEHRSON Deputy Commissioner

Dear Producer,

The Utah Conservation Commission (UCC) has recently approved an Emergency Disaster Loan Program. The purpose of the program is to assist agricultural producers by providing loan funds to help them address extraordinary circumstances related to drought that have resulted in production losses between Governor Cox's declaration of a drought disaster on May 15, 2021 and April 1, 2022. The timeframe may be extended pending UCC approval. **These funds are only available for agricultural producers to address drought related losses and cannot be used for any value-added projects.**

Eligible Losses:

- Crop producers may seek reimbursement for crop loss (including for orchard and row crops) if they can document a 50% loss since the declaration of drought disaster compared to their average production over the prior three years.
- Livestock producers may seek reimbursement for: death loss of breeding stock, the cost of replacement of breeding stock sold due to drought, and the cost of feed purchased.
- Loan funds may be used to cover drought related losses only.
- An addendum to the Agriculture Resource Development Loan (ARDL) Policies and Procedures handbook has been adopted and will govern this program.
- The ARDL Policies approved 1/17/2019 will not be used to determine eligibility. Two examples of projects that cannot be funded with disaster loan funds are water pipelines or a hay barn.

Applications for Emergency Disaster loans will be accepted from September 13, 2021 to April 30, 2022.

Loan information:

- Unsecured 7 year fully amortized loans.
- 0% interest for the first 2 years, 2.75% thereafter.
- Initial payment to be made in 2023.
- Loan maximum is \$100,000 per entity.
- To be eligible, the agriculture producer must have an Adjusted Gross Income (AGI) of less than \$250,000, as documented on their most recent tax return.
- All disbursement must be completed within six months of loan closing or before June 30, 2022 unless the program is extended by the UCC.
- A 12% late fee may be assessed on past due principal balance.

Documents required for loan application:

- Complete and signed application
- 2 years of complete (personal and business) tax returns
- Credit will be pulled by UDAF from a credit agency
- Entity Documents if applying under a business

Application Process

- Any incomplete application will be placed at the bottom of rotation.
- The application date is considered the date of COMPLETE application, not the date of the original submission.
- Once all documents are received, the application will be processed for eligibility.
- Applications will be approved on a first complete, first processed basis for funding.
- All signatures will be completed through DocuSign.

Potential Reasons for Denial of an Application

- Incomplete application.
- Lack of qualifying losses.
- Tax returns show that the producer has over maximum AGI.
- Program funds are exhausted.
- The producer applied outside of application window.

^{*}Credit will not be used to make determination of loan approval but will be included in each loan file as historical collection data to be used in the event of an audit.

All denied applicants will receive a written notice that includes the reason for the denial.

Thank you for giving us the opportunity to serve Utah's agriculture producers in your time of need.

Sincerely,

Craig W. Buttars

Commissioner, Utah Department of Agriculture and Food

Chair, Utah Conservation Commission



UTAH DEPARTMENT OF AGRICULTURE AND FOOD UTAH CONSERVATION COMMISSION

P O Box 146500 Salt Lake City, Utah 84114-6500

Application for EMERGENCY DISASTER RELIEF LOAN

INTERNAL USE								
Date Rec'd:								
County:								
Loan Amt: \$								
Borrower ID:								
Signed:								

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City	State	Zip
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5. Which most accurately describes your status:

Full Time Farmer/Rancher □ Part Time Farmer/Rancher □	L Lessor	∟andowner □			
6. Per your most recent tax returns, is you Yes □ No □	ur adjusted gros	ss income less	than \$250,000?		
Please Attach 2 years of comp	lete (personal a	and business) t	ax returns with y	our application	
7. Have you declared bankruptcy in the la	ast year?	∕es □	No 🗆		
8. Are you declaring bankruptcy in the ne	xt 90 days? \	∕es □	No 🗆		
9. List two credit references:					
Name/company Ad	ddress			Phone	
Name/company Ad	ddress			Phone	
Please initial that you have read and under	stand the follov	ving:			
I am aware that only complete applic	cations will be o	considered for I	Disaster Relief A	ssistance.	
I acknowledge that as part of the ap evaluation to determine repayment		ss, I must subm	nit detailed finand	cial information as re	quested for
I acknowledge that I will be subject to their designated representative(s), to ver			-	artment of Agricultur	e and Food
I acknowledge that if I default on a dis of Agriculture and Food in the future.		n, I will not be el	igible for loan ass	sistance from the Utah	n Departmer
By signing this document, the Applicant cer and complete.	rtifies to the bes	st of their know	ledge that the in	formation provided is	s accurate
Signature(s)			Date		

Submit completed application and all attachments to UDAF-Loans@utah.gov



Utah Department of Agriculture and Food Loan Programs 350 N Redwood Rd, PO Box 146500, Salt Lake City UT 84114-6500 (801) 982-2200

BALANCE SHEET

(Attach Balance Sheet Schedule if space is not adequate)

DATE		STATEMENT OF	=					AS O	F		то		
		ASSETS						-		LIABILIT	IES		
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7						_							
8. Feed on Hand	d (Sched. 3)					_	Loans o	n Life In	surance				
Stocks and Bo	onds (Sched. 4)						Judgem	ents					
10. Life Insurance	e, Cash Surrende	er Value					CURRE	NT LIAB	BILITIES				
11.						_							
12. CURRENT A	SSETS												
13. Breeding Sto	ock (Sched. 2)					_	-						
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23.							TOTAL	NET WO	ORTH (assets l	ess liabilities)			
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27.													
28.													
2. LIVESTOCK (Sep	arate Market Livest	ock From Breedin	a Livestock)		-				-1				
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		•			•		_	
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Description of

Payment

Total Amount Interest Due Current Year Due Current Year

8. MORTGAGES, NOTES & ACCOUNTS PAYABLE

ADDITIONAL COMMENTS:	

NIANAE	DATE	OFFICE
NAME	DATE	OFFICE



Utah Department of Agriculture and Food Loan Programs

BORROWERS CASH BUDGET

Statement of Expenses & Income for Loan Purposes Enter Months in Order from Beginning of Loan

MONTH								TOTAL
CASH INCOME		1						
1. Crops								
2. Cattle & Sheep								
3. Dairy								
4. Mink								
5. Miscellaneous								
6. TOTAL OPERATING RECEIPTS								
OTHER INCOME	•		•					
7. Breeding Livestock								
8. Machinery & Equipment								
9. Other Income (wages, etc.)								
10. TOTAL OTHER INCOME								
11. TOTAL INCOME								
CASH EXPENSES								
12. Hired Labor								
13. Family Expenses								
14. Loan Payments								
15. Seed & Treatment								
16. Taxes - Real								
17. Insurance								
18. Interest								
19. Taxes - Personal								
20. Fuel & Oil								
21. Machinery & Custom Hire								
22. Freight & Trucking								
23. Machinery Repairs								
24. Veterinary & Vaccine								
25. Utilities (farm share)								
26. Rent, Leases & Grazing Fees								
27. Land Payments								
28. Purchased Feeds								
29. Purchased Feeder Stock								
30. Fertilizers								
31.								
32. TOTAL OPERATING EXPENSES								
CAPITAL EXPENDITURES								
33. Breeding Stock								
34. Machinery & Equipment								
35. Land, Buildings, Fences, etc.								
36.								
37. TOTAL CAPITAL EXPENDITURES								
38. TOTAL EXPENSES (32 + 37)								
39. Cash Position (11 - 38)								
40. Accumulated Borrowings								
	 	1				 		

NAME	DATE OFFICE	
	Utah Department of Agriculture and Food Loan Programs	
	APPLICANT'S ESTIMATED SALES	

	N.	DAF		APPLICANT'S E	STIMATED SALES	;			
CATTLE	Approximate Date of Sale	Number	Price	Proceeds	SHEEP	Approximate Date of Sale	Number	Price	Proceeds
Calves					Wool				
Heifers					Wether Lambs				
Steers					Ewe Lambs				
Cows					Ewes				
Bulls									
TOTAL CATTLE					TOTAL SHEEP				
DAIRY	Approximate Date of Sale	Number	Price	Proceeds	CROPS	Approximate Date of Sale	Number	Price	Proceeds
Heifers					Hay				
Cows					Grains				
Calves					Silage				
Bulls					Beets				
Milk					Pasture				
TOTAL DAIRY					TOTAL CROPS				
MINK						Males	Females	Price	Proceeds
Standards									
Pastels									
Camabina									
Sapphires									
Violet									
Violet	+								
Pearl									
Hope & Faw	n								
TOTAL MIN	К								
	•	•							•
		NSE (Copy of	last income ta	ax return preferred	i)				
Income fr	rom Operations								
Other Inc	ome (Investments	s, etc.)							
	GRO	OSS INCOME							
LESS Expe					Signat	ture			
	NET	INCOME							
State year	r of last Federal/St		audit (if anv)						
			addit (ii ariy)						
Have you	ever failed in bus	iness? (Y/N)							

If YES, attach complete explanation and state basis of settlement with creditors.